DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76) AND POWER OF ATTORNEY

Attorney Docket No. 743459-24

Title of Invention	TRANSACTION METHOD AND SYSTEM	
As the below named inventor(s), I/we declare that:		
This dealersties is	!:	να·, · · · ·
This declaration is a	The attached applic	eation, or
		CT/IB2004/051222, Internationally filed on July 14, 2004,
	_	(if applicable);
I/We believe that I/a patent is sought;		t inventor(s) of the subject matter which is claimed and for which
I/We have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;		
I/We acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT International filing date of the continuation-in-part application.		
All statements made herein of my/own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeopardize the validity of the application or any patent issuing thereon.		
I/We hereby appoint:		
Practitioners at Customer Number 22204 as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office connected therewith.		
FULL NAME OF IN	VENTOR(S)	
Inventor one: <u>Ho</u>	Chung Nicholas FUNG	· · · · · · · · · · · · · · · · · · ·
Signature:	Jugni 6	Citizen of: SINGAPORE
Inventor two: Ch	u Yong SANG	
Signature:	per	Citizen of: MALAYSIA
Inventor three:		
Signature:		Citizen of:
nventor four:		
Signature:	-	Citizen of:
Additional inven	tors are being named on	additional form(s) attached hereto.